

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 09-31375-DOT  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Donna Faye Sammons  
7919 Halyard Terrace  
Chesterfield, VA 23832

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-9872

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Donna Faye Sammons is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: February 23, 2011

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 4

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Case: 09-31375

User: jonesd  
Form ID: B18

Page 1 of 2  
Total Noticed: 46

Date Rcvd: Feb 23, 2011

The following entities were noticed by first class mail on Feb 25, 2011.

db +Donna Faye Sammons, 7919 Halyard Terrace, Chesterfield, VA 23832-2599  
cr +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
8768816 +Applied Card Bank, P.O. Box 17121, Wilmington, DE 19850-7121  
8768817 +Aspire, c/o CB&T, P.O. Box 105555, Atlanta, GA 30348-5555  
8960962 CitiMortgage Inc., P.O. BOX 6941, The Lakes, NV 88901-6006  
8768824 +DSRM National Bank, c/o valero P.O. Box 631, Amarillo, TX 79105-0631  
8768827 +Goodyear Tire, P.O. Box 9714, Gray, TN 37615-9714  
8768831 +JC Whitney, P.O. Box 105658, Atlanta, GA 30348-5658  
8874972 +Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
10245260 Jefferson Capital Systems LLC, PO Box 953185, St Louis, MO 63195-3185  
8809040 +Litton Loan Servicing, LP., PO BOX 829009, Dallas, TX 75382-9009  
8768832 +Litton Loan Servicing, 4828 Loop Central Dr., Houston, TX 77081-2166  
8768833 +MCCB6, P O Box 530942, Atlanta, GA 30353-0942  
8768835 Merrick Bank, c/o Hooters 107055 Jordan Gtwy, Suite 20, South Jordan, UT 84095-0000  
9019674 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC., PO Box 41067,  
Norfolk VA 23541)  
8930723 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067,  
NORFOLK VA 23541-1067  
8913395 +PRA Receivables Management, LLC as agent for, HSBC Bank Nevada, N.A., PO Box 12907,  
Norfolk VA 23541-0907  
8831403 +Premier Bankcard/Charter, P.O. Box 2208, Vacaville, CA 95696-8208  
8768812 +Richard S. Clinger, Richard S. Clinger VSB #19632, 422 East Franklin Street, Suite 101,  
Richmond, VA 23219-2226  
8791359 +Sterling Inc dba Jared Galleris of Jewelry, c/o Weltman Weinberg & Reis Co LPA,  
323 W Lakeside Ave 2nd Fl Cleveland OH, 44113-1085  
8843285 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
8768839 +Tribute, c/o FBOFD P.O. Box 105555, Atlanta, GA 30348-5555  
8769873 +US Attorney's Office, Main Street Center 18th Floor, 600 E. Main Street,  
Richmond, VA 23219-2416  
8916105 +Ultramar Diamond Shamrock, P O Box 740933, Dallas,Tx 75374-0933

The following entities were noticed by electronic transmission on Feb 24, 2011.

tr EDI: QRMTERRY.COM Feb 24 2011 01:43:00 Roy M. Terry, Jr., DuretteCrump PLC,  
P.O. Box 2188, Richmond, VA 23218-2188  
cr +EDI: PRA.COM Feb 24 2011 01:43:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
8768818 +EDI: CAPITALONE.COM Feb 24 2011 01:43:00 Capitol One Bank, P.O. Box 30281,  
Salt Lake City, UT 84130-0281  
8768819 +EDI: CHASE.COM Feb 24 2011 01:43:00 Chase, c/o Wawa 800 Brooksedge Blvd,  
Columbus, OH 43081-2822  
8768820 +EDI: CITICORP.COM Feb 24 2011 01:43:00 Citgo, c/o Citibank P.O. Box 6497,  
Sioux Falls, SD 57117-6497  
8768821 +EDI: CIAC.COM Feb 24 2011 01:43:00 Citi Mortgage, P.O. Box 9438,  
Gaithersburg, MD 20898-9438  
8768822 +EDI: RCSFNBMARIN.COM Feb 24 2011 01:43:00 Credit One Bank, P.O. Box 98873,  
Las Vegas, NV 89193-8873  
8768823 +EDI: HFC.COM Feb 24 2011 01:43:00 Direct Merchants Bank, P.O. Box 17313,  
Baltimore, MD 21297-1313  
8768825 EDI: AMINFOFP.COM Feb 24 2011 01:43:00 First premier, P O Box 5147,  
Sioux Falls, SD 57117-5147  
8768826 +EDI: RMSC.COM Feb 24 2011 01:43:00 GEMB, c/o Wal-mart P.O. Box 981416,  
El Paso, TX 79998-1416  
8768828 +EDI: HFC.COM Feb 24 2011 01:43:00 Household Bank, 12447 SW 69th Ave,  
Tigard, OR 97223-8517  
8768830 +EDI: HFC.COM Feb 24 2011 01:43:00 Household Credit Services, 1441 Schilling Place,  
Salinas, CA 93901-4543  
8768814 EDI: IRS.COM Feb 24 2011 01:43:00 Internal Revenue Service, Insolvency Units,  
P.O. Box 21126, Philadelphia, PA 19114-0000  
8994206 EDI: RESURGENT.COM Feb 24 2011 01:43:00 LVNV Funding LLC its successors and assigns as,  
assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
8795065 EDI: MERRICKBANK.COM Feb 24 2011 01:43:00 Merrick Bank, c/o Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-0368  
8768834 +EDI: MERRICKBANK.COM Feb 24 2011 01:43:00 Merrick Bank, 10705 S. Jordan Gateway, Suite 20,  
South Jordan, UT 84095-3926  
8768815 E-mail/Text: ustpreion04.rh.ecf@usdoj.gov Office of the U. S. Trustee,  
701 East Broad Street, Room 4305, Richmond, VA 23219-1885  
9019674 EDI: PRA.COM Feb 24 2011 01:43:00 Portfolio Recovery Associates, LLC., PO Box 41067,  
Norfolk VA 23541  
8930723 +EDI: PRA.COM Feb 24 2011 01:43:00 PRA Receivables Management, LLC,  
As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067  
8913395 +EDI: PRA.COM Feb 24 2011 01:43:00 PRA Receivables Management, LLC as agent for,  
HSBC Bank Nevada, N.A., PO Box 12907, Norfolk VA 23541-0907  
8925302 EDI: BLINE.COM Feb 24 2011 01:43:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
8768836 +E-mail/Text: ebnsterling@weltman.com Sterling Inc., 375 Ghent Rd.,  
Fairlawn, OH 44333-4600  
8768837 +EDI: CITICORP.COM Feb 24 2011 01:43:00 Sunoco, c/o Citibank P.O. Box 6497,  
Sioux Falls, SD 57117-6497  
8768838 +EDI: WTRRN BANK.COM Feb 24 2011 01:43:00 Target Credit Card Services, P.O. Box 673,  
Minneapolis, MN 55440-0673

District/off: 0422-7  
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User: jonesd  
Form ID: B18

Page 2 of 2  
Total Noticed: 46

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The following entities were noticed by electronic transmission (continued)

8952720 EDI: ECAST.COM Feb 24 2011 01:43:00 eCAST Settlement Corporation assignee of Capital,  
One Bank, POB 35480, Newark NJ 07193-5480  
8974948 EDI: ECAST.COM Feb 24 2011 01:43:00 eCAST Settlement Corporation assignee of Chase,  
Bank USA NA, POB 35480, Newark NJ 07193-5480

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Litton Loan Servicing, L.P., as Servicer for The B  
cr\* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD, MN 56302-7999  
cr\* Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
8768813\* +Donna Faye Sammons, 7919 Halyard Terrace, Chesterfield, VA 23832-2599  
8768829\* +Household Bank, 12447 SW 69th Ave., Tigard, OR 97223-8517  
8905955\* +Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
9081694\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, P.O. Box 41067,  
Norfolk, VA 23541)  
9081452\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)  
8913407\* +PRA Receivables Management, LLC as agent for, HSBC Bank Nevada, N.A., PO Box 12907,  
Norfolk VA 23541-0907

TOTALS: 1, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2011

Signature:

